

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Angela Patterson § Case No. 16-00136  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 200,600.00  
*(Without deducting any secured claims)*

Assets Exempt: 34,001.00

Total Distributions to Claimants: 36,611.46

Claims Discharged  
Without Payment: 351,843.94

Total Expenses of Administration: 43,246.61

3) Total gross receipts of \$ 95,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,141.93 (see **Exhibit 2**), yielded net receipts of \$ 79,858.07 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 206,558.00	\$ 163,021.04	\$ 194,687.70	\$ 31,666.66
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	43,246.61	43,246.61	43,246.61
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,000.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	136,650.00	48,549.74	48,549.74	4,944.80
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 344,208.00</b>	<b>\$ 254,817.39</b>	<b>\$ 286,484.05</b>	<b>\$ 79,858.07</b>

4) This case was originally filed under chapteron 01/05/2016 , and it was converted to chapter 7 on 04/14/2017 . The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/09/2019 By:/s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Personal Injury Claim Attorney For Debtor: Law Office Of Dwo	1142-000	95,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 95,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Angela Patterson	Exemptions	8100-002	15,141.93
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 15,141.93</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Carrington Mortgage Services, RE Bankruptcy Dept PO Box 3489 Anaheim, CA 92803		12,000.00	NA	NA	0.00
	Carrington Mortgage Services, RE Bankruptcy Dept PO Box 3489 Anaheim, CA 92803		194,558.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Auto Dealer Svcs, PO Box 168084 RE Bankruptcy Dept Irving, TX	75016	0.00	NA	NA	0.00
11	Carrington Mortgage Services, Llc	4110-000	NA	163,021.04	163,021.04	0.00
	City of Maywood	4120-000	NA	0.00	31,666.66	31,666.66
<b>TOTAL SECURED CLAIMS</b>		\$ 206,558.00	\$ 163,021.04	\$ 194,687.70	\$ 31,666.66	

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	5,000.00	5,000.00	5,000.00
Zane L. Zielinski, Trustee	2200-000	NA	27.40	27.40	27.40
Associated Bank	2600-000	NA	27.80	27.80	27.80
Dworkin & Maciariello	3210-000	NA	38,000.00	38,000.00	38,000.00
Dworkin & Maciariello	3220-000	NA	191.41	191.41	191.41
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$ NA	\$ 43,246.61	\$ 43,246.61	\$ 43,246.61

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
	Internal Revenue Service, PO Box 7346 RE Centralized Insolvent Svcs Philadelphia, PA 19101-7346		1,000.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 1,000.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Ability Recovery, One Montage Mountain Rd #A RE: A Capella University Moosic, PA 18507		4,363.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Ascension Recovery Services, RE: Bankruptcy Dept 200 Coon Rapids Blvd #200 Coon Rapids, MN 55433-5876		0.00	NA	NA	0.00
	Bank of America, Attn: Bankruptcy Dept PO BOX 982235 El Paso, TX 79998- 2235		631.00	NA	NA	0.00
	Barclays Bank Delaware, 125 S. West St. RE: Bankruptcy Dept Wilmington, DE 19801		1,755.00	NA	NA	0.00
	Capital One, PO Box 3281` RE Bankruptcy Dept Salt Lake City, UT 84130-0281		0.00	NA	NA	0.00
	Comenity Bank.Victoria Secret, PO Box 182125 RE: Bankruptcy Dept Columbus, OH 43218-2125		252.00	NA	NA	0.00
	Comenity Bank/Carsons, PO Box 182125 RE Bankruptcy Dept Columbus, OH 43218- 2125		236.00	NA	NA	0.00
	Credit Control LLC, RE: Bank of America PO Box 546 Hazelwood, MO 63042-0546		785.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Credit One Bank, Attn: Bankruptcy Dept PO BOX 98873 Las Vegas, NV 89193		778.00	NA	NA	0.00
	Illinois American Water, RE Collection-Bankrupt Dpt PO Box 21039 Tulsa, OK 74121- 1039		250.00	NA	NA	0.00
	Loyola Univ Health System, 2160 S. First Ave RE Patient Accounts Maywood, IL 60153		274.00	NA	NA	0.00
	Medicredit Corp, 3 City Place Dr #690 RE Loyola Univ Health Svc Saint Louis, MO 63141-7089		0.00	NA	NA	0.00
	Navient Student Loan Svcs, PO Box 9500 RE Bankruptcy Dept Wilkes Barre, PA 18773- 9500		14,195.00	NA	NA	0.00
	Navient Student Loan Svcs, PO Box 9635 RE Bankruptcy Dept Wilkes Barre, PA 18773- 9635		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Nelnet Loan Services, 3015 S. Parker Rd #400 RE Bankruptcy Dept Denver, CO 80201-1649		0.00	NA	NA	0.00
	Nelnet Loan Services, PO Box 53318 RE Bankruptcy Dept Jacksonville, FL 32201-3318		1,127.00	NA	NA	0.00
	NICOR Gas, Attn: Bankruptcy Dept 1844 Ferry Road Naperville, IL 60563- 9662		400.00	NA	NA	0.00
	Nicor Gas, PO Box 549 RE Bankruptcy Dept Aurora, IL 60507		0.00	NA	NA	0.00
	Synchrony. TJ Maxx, PO Box 965061 RE Bankruptcy Dept Orlando, FL 32896-5061		170.00	NA	NA	0.00
	Synchrony.JC Penney, PO Box 965061 RE Bankruptcy Dept Orlando, FL 32896-5061		465.00	NA	NA	0.00
	U.S. Dept Education, PO Box 5609 RE Bankruptcy Dept Greenville, TX 75403-5609		75,000.00	NA	NA	0.00
8	Bank Of America, N.A.	7100-000	631.00	785.22	785.22	79.97

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	Capital One Bank (Usa), N.A.	7100-000	800.00	979.01	979.01	99.71
4	Capital One Bank (Usa), N.A.	7100-000	1,100.00	1,038.25	1,038.25	105.75
12	Cerastes, Llc	7100-000	1,755.00	2,024.57	2,024.57	206.20
5	Commonwealth Edison Company	7100-000	400.00	165.03	165.03	16.81
1	Flagship Credit Acceptance	7100-000	NA	22,148.78	22,148.78	2,255.86
6	Great America Finance Company	7100-000	1,133.00	1,110.05	1,110.05	113.06
10	Midland Funding Llc	7100-000	NA	219.82	219.82	22.39
9	Midland Funding Llc	7100-000	1,100.00	1,015.20	1,015.20	103.40
14	Nicor Gas	7100-000	400.00	398.47	398.47	40.58
2	Quantum3 Group Llc As Agent For	7100-000	385.00	532.50	532.50	54.24
13	Synchrony Bank	7100-000	465.00	558.58	558.58	56.89
15	T Mobile/T-Mobile Usa Inc	7100-000	NA	164.32	164.32	16.73
7	Wells Fargo Bank N.A.,	7100-000	27,800.00	17,409.94	17,409.94	1,773.21
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 136,650.00</b>	<b>\$ 48,549.74</b>	<b>\$ 48,549.74</b>	<b>\$ 4,944.80</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No:	16-00136	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Angela Patterson			Date Filed (f) or Converted (c):	04/14/2017 (c)	
For Period Ending:	01/09/2019			341(a) Meeting Date:	05/18/2017	
				Claims Bar Date:	10/05/2017	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 556 Pinebrook Dr Bolingbrook II. Bolingbrook IL 60490-0000	203,000.00	203,000.00		0.00	FA
2. 2007 Mercedes Benz GL450 Mileage: 90000	15,000.00	0.00		0.00	FA
3. Misc Used Household Goods And Furnishings	1,000.00	0.00		0.00	FA
4. Misc Used Personal Clothing	300.00	0.00		0.00	FA
5. Cash	100.00	0.00		0.00	FA
6. Bank	200.00	0.00		0.00	FA
7. Employer Pension Retirement Account	Unknown	0.00		0.00	FA
8. Employer Policy	1.00	0.00		0.00	FA
9. Personal Injury Claim Attorney For Debtor: Law Office Of Dwo	Unknown	0.00		95,000.00	0.00
10. Worker Compensation Claim (Attorney For Debtor Law Office Of	Unknown	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

TOTALS (Excluding Unknown Values)	\$219,601.00	\$203,000.00	Gross Value of Remaining Assets
			\$95,000.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee's final report was approved..

RE PROP # 9 -- The policy limits on the insurance are \$50,000.

RE PROP # 10 -- This asset is fully exempt, as the Debtor was injured while working.

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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Exhibit 8

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 FORM 2  
 ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 16-00136  
 Case Name: Angela Patterson

Taxpayer ID No: XX-XXX4478

For Period Ending: 01/09/2019

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2435

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/04/18		Dworkin & Maciariello 134 N. LaSalle; Suite 650 Chicago, IL 60602	Settlement Funds		\$10,000.00		\$10,000.00
			Gross Receipts \$95,000.00				
		Dworkin & Maciariello	legal fees (\$38,000.00)	3210-000			
		Dworkin & Maciariello	Legal Expenses (\$191.41)	3220-000			
		City of Maywood	Lien (\$31,666.66)	4210-000			
		Angela Patterson	exemption (\$15,141.93)	8100-002			
	9		Personal Injury Claim Attorney For Debtor: Law Office Of Dwo	\$95,000.00 1142-000			
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.95	\$9,987.05
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.85	\$9,972.20
10/05/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$5,027.40	\$4,944.80
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$5,000.00)	2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$27.40)	2200-000			
10/05/18	5002	Flagship Credit Acceptance P.O. Box 3807 Coppell, Tx 75019	Final distribution to claim 1 representing a payment of 10.19 % per court order.	7100-000		\$2,255.86	\$2,688.94

Page Subtotals:

\$10,000.00

\$7,311.06

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 FORM 2  
 ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 16-00136  
 Case Name: Angela Patterson

Taxpayer ID No: XX-XXX4478

For Period Ending: 01/09/2019

Trustee Name: Zane L. Zielinski, Trustee  
 Bank Name: Associated Bank  
 Account Number/CD#: XXXXXX2435  
 Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/05/18	5003	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 2 representing a payment of 10.19 % per court order.	7100-000		\$54.24	\$2,634.70
10/05/18	5004	Capital One Bank (Usa), N.A. By American Infosource Lp As Agent Po Box 71083 Charlotte, Nc 28272-1083	Distribution			\$205.46	\$2,429.24
		Capital One Bank (Usa), N.A.	Final distribution to claim 3 representing a payment of 10.18 % per court order.	(\$99.71) 7100-000			
		Capital One Bank (Usa), N.A.	Final distribution to claim 4 representing a payment of 10.19 % per court order.	(\$105.75) 7100-000			
10/05/18	5005	Commonwealth Edison Company 3 Lincoln Center Attn: Bankruptcy Department Oakbrook Terrace, Il 60181	Final distribution to claim 5 representing a payment of 10.19 % per court order.	7100-000		\$16.81	\$2,412.43
10/05/18	5006	Great America Finance Company 20 N. Wacker Dr #2275 Chicago, Il 60606	Final distribution to claim 6 representing a payment of 10.19 % per court order.	7100-000		\$113.06	\$2,299.37
10/05/18	5007	Wells Fargo Bank N.A., D/B/A Wells Fargo Dealer Services Po Box 19657 Irvine Ca 92623-9657	Final distribution to claim 7 representing a payment of 10.19 % per court order.	7100-000		\$1,773.21	\$526.16
10/05/18	5008	Bank Of America, N.A. P O Box 982284 El Paso, Tx 79998-2238	Final distribution to claim 8 representing a payment of 10.18 % per court order.	7100-000		\$79.97	\$446.19
10/05/18	5009	Midland Funding Llc Po Box 2011 Warren, Mi 48090	Distribution			\$125.79	\$320.40
		Midland Funding Llc	Final distribution to claim 9 representing a payment of 10.19 % per court order.	(\$103.40) 7100-000			
		Midland Funding Llc	Final distribution to claim 10 representing a payment of 10.19 % per court order.	(\$22.39) 7100-000			

Page Subtotals:

\$0.00 \$2,368.54

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 FORM 2  
 ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 16-00136  
 Case Name: Angela Patterson

Taxpayer ID No: XX-XXX4478

For Period Ending: 01/09/2019

Trustee Name: Zane L. Zielinski, Trustee  
 Bank Name: Associated Bank  
 Account Number/CD#: XXXXXX2435  
 Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/05/18	5010	Cerastes, Llc C/O Weinstein & Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Final distribution to claim 12 representing a payment of 10.18 % per court order.	7100-000		\$206.20	\$114.20
10/05/18	5011	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Final distribution to claim 13 representing a payment of 10.18 % per court order.	7100-000		\$56.89	\$57.31
10/05/18	5012	Nicor Gas Po Box 549 Re Bankruptcy Dept Aurora, Il 60507	Final distribution to claim 14 representing a payment of 10.18 % per court order.	7100-000		\$40.58	\$16.73
10/05/18	5013	T Mobile/T-Mobile Usa Inc By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Final distribution to claim 15 representing a payment of 10.19 % per court order.	7100-000		\$16.73	\$0.00

COLUMN TOTALS	\$10,000.00	\$10,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$10,000.00	\$10,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$10,000.00	\$10,000.00

Page Subtotals: \$0.00 \$320.40

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Exhibit 9

		TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
		NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX2435 - Checking		\$10,000.00	\$10,000.00		\$0.00
		\$10,000.00	\$10,000.00		\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:		\$85,000.00			
Total Net Deposits:		\$10,000.00			
<u>Total Gross Receipts:</u>		<u>\$95,000.00</u>			

Page Subtotals: \$0.00 \$0.00